JAN 0 8 2002 ST

01-31-02

PATENT 60709-00008

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Hartley C.	Starkman	:	(
------------	------------	----------	---	---

Serial No.: 09/751,812

Filed: December 29, 2000

For: METHODS AND SYSTEMS

FOR A COLLECTIONS MODEL FOR LOANS

enclosed herewith.

Group Art Unit: 2164

Examiner:

RECEIVED

JAN 1 4 2002

Technology Center 2100

## CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 on November 27, 2001.

John S. Beulick; Reg. No. 33,338

## INFORMATION DISCLOSURE STATEMENT

1.	[ ]	<b>X</b> ]	Pursuant to 37 CFR 1.97(b) [within 3 months of filing or prior to 1st Office Action]
<b>2</b> .	[	]	Certification Pursuant to 37 CFR 1.97(c) [before Final Office Action or Allowance]
3.	[	]	Fee Payment Pursuant to 37 CFR 1.97(c) [before Final Office Action or Allowance]
4.	[	]	Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d) [before Issue Fee payment]
			oner for Patents C. 20231
Sir:	•		
The fol	lov	ving a	are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:
5.	_>	<u> </u>	A list of documents on form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is

This Paper is submitted in accordance with: 6. <u>X</u> 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action] 7. 37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and 8. The required certification made in item 11 below; or 9. The \$240 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below. 10. 37 CFR 1.97(d): [before issue fee payment]; and a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch \_\_\_\_\_, Date of Allowance "), and The required Certification is stated in item 11 below. b) 11. Certification

- Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or
- No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.
- 14. X Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of this document is enclosed.

Respectfully submitted,

John S. Beulick, Reg. No. 33,338

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

St. Louis, MO 63012 (314) 621-5070

Express Mail No.

Please Type a plus sign (+) Inside this box →

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: US DEPARTMENT OF COMMERCE to a collection of information unless it displays a valid OMB control number.

Under the Panerwork Reduction Act of 1995, no persons are red

0.1.11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.		Complete if Known			
Substitute for form 1449A/PTO				Application Number	09/751,812
INFORMATION DISCLOSURE				Filing Date	December 29, 2000
, \$	STATEMENT BY APPLICANT			First Named Inventor	Hartley C. Starkmar RECEIVED
(use as many sheets as necessary)			s necessary)	Group Art Unit	2164
				Examiner Name	JAN 1 4 2002
Sheet	1	of	1	Attorney Docket Number	60709-00008 Technology Center 2100

U.S. PATENT DOCUMENTS						
Examiner	Cite	U.S. Patent Document Kind Code <sup>2</sup>	Name of Patentee or Applicant	Date of Publication of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
Initials*	No.1	Number (if known)	Of Cited Document	MM-DD-YYYY		
	AA	6,249,770	Erwin et al.	06/19/2001		
	AB	6,219,649	Jameson	04/17/2001		
	AC	6,185,543	Galperin et al.	02/06/2001		
	AD	6,134,536	Shepherd	10/17/2000		
	AE	6,128,603	Dent et al.	10/03/2000		
	AF	6,119,103	Basch et al.	09/12/2000		
	AG	6,092,056	Tull, Jr. et al.	07/18/2000		
	AH	6,052,674	Zervides et al.	04/18/2000		
	Al	6,016,486	Nichols	01/18/2000		
	AJ	5,946,667	Tull, Jr. et al.	08/31/1999		
	AK	5,911,136	Atkins	06/08/1999		
	AL	5,812,988	Sandretto	09/22/1998		
	AM	5,684,965	Pickering	11/04/1997		
	AN	5,675,637	Szlam et al.	10/07/1997	:	
	AO	5,483,445	Pickering	01/09/1996		
	AP	5,420,405	Chasek	05/30/1995		
	AQ	5,262,941	Saladin et al.	11/16/1993		
	AR	4,774,664	Campbell et al.	09/27/1988		
	AS					
· · · · · · · · · · · · · · · · · · ·	AT					

	FOREIGN PATENT DOCUMENTS							
	Cite	Foreign Patent Document			Name of Patentee or	Date of Publication of	Bassa Caluma Lines Where Balantet Bassass	
	No.1	Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T⁵
	FA							
	FB							
	FC							
	FD							
	FE						-	
	FF							
	FG							

Examiner Signature	Date Considered:

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next

<sup>\*</sup>EXAMINER: Initial if reference considered, whether of not claim is in communication to applicant.

Unique citation designation number. 

See Attached Kinds of U.S. Patent Documents. 

The option of the document, by the two-letter code (WSIPO Standard ST.3). 

For Japanese patent documents, the indication of the year of the reign of the Emperor must preceded the serial number of the patent document. 

Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 

Applicant is to place a check mark here if English language Translation is attached.